

Amendments to the Claims:

1. (currently amended) A method for accessing a plurality of financial accounts using a single sign on procedure, the method comprising the steps of:

receiving a request from a user to access the plurality of financial accounts;
prompting the user for a user identification;
receiving the user identification from the user;
prompting the user for a password;
receiving the password from the user;

determining the ownership verification information requirements for each of the plurality of financial accounts;

ranking the ownership verification information requirements for each of the plurality of financial accounts on the basis of the stringency of the ownership verification information requirements for each of the plurality of financial accounts;

prompting the user for **user-provided** ownership verification information related to ~~at least one of the plurality of financial accounts~~ **the financial account with the most stringent ownership verification information requirements;**

receiving the **user-provided** ownership verification information from the user; and

determining whether the user-provided ownership verification information satisfies the ownership verification information requirements of the financial account with the most stringent ownership verification information requirements, and, if so, then providing the user with the requested access to the plurality of financial accounts, ~~the user being provided with direct access to each of the plurality of financial accounts.~~

2. (cancelled)
3. (currently amended) The method as recited in claim ~~2-1~~, wherein the ~~stringentness~~ **stringency** of the ownership verification is determined on the basis of the amount of ownership verification information required.

4. (currently amended) The method as recited in claim ~~2-1~~, wherein the ~~stringentness~~ stringency of the ownership verification is determined on the basis of the level of detail of ownership verification information required.
5. (cancelled)
6. (original) The method as recited in claim 1, wherein the plurality of financial accounts reside on separate systems, the step of providing the user with the requested access further comprises providing the user with access to the separate systems.
7. (original) The method as recited in claim 1, further comprising the step of providing the user with summary information with respect to the plurality of financial accounts.
8. (currently amended) The method as recited in claim 1, further ~~comprises~~ comprising the steps of:
 - prompting the user to create a user identification;
 - prompting the user to create a password; and
 - establishing the user identification and password with respect to the user,wherein the creation and establishment steps occur online.
9. (original) The method as recited in claim 8, wherein the creation and establishment steps occur during a single online session.
10. (original) The method as recited in claim 1, further comprising the step of prompting the user to create original answers to challenge questions.
11. (currently amended) The method as recited in claim 10, ~~wherein the user forgets its password, the method~~ further comprising the steps of:
 - presenting one or more of the challenge questions to the user;
 - receiving the user's answers to the one or more challenge questions; and
 - providing the user with the requested access if the user's answers to the one or more challenge questions match the original answers.
12. (original) The method as recited in claim 1, further comprising the step of prompting the user to create cue questions, the cue questions providing the user with a cue as to the user's password.

13. (currently amended) The method as recited in claim 12, ~~wherein the user forgets its password, the method~~ further comprising the steps of:

presenting one or more of the cue questions to the user;
receiving the user's answer to the one or more cue questions; and
prompting the user for the password.

14. (original) The method as recited in claim 1, further comprising the steps of:
prompting the user to select which of the plurality of financial accounts the user desires to access online;

receiving the user's selection of financial accounts; and
providing the user with access to only the selected financial accounts.

15. (cancelled)

16. (currently amended) The method as recited in claim ~~15-1~~, further comprising the steps of:

prompting the user to see if the user desires to view an additional one of the plurality of financial accounts;

receiving a request to see the additional financial account from the user;
determining the ownership verification information requirements required for the additional financial account; and

performing the ranking step again, taking into account the ownership verification information requirements for the additional financial account.

17. (original) The method as recited in claim 1, wherein the financial accounts include checking and savings accounts, mortgages, credit card accounts, investment accounts, online trading accounts, auto loans and leases, home equity loans, personal loans, trust accounts, 401k accounts and insurance accounts.

18-20. (cancelled)

21. (currently amended) A method for controlling access to a financial services Internet site comprising the steps of:

receiving a request from a user to sign up to the financial services Internet site;

determining if the user is a customer having ~~at least one~~ a plurality of financial accounts at the financial institution operating the financial services Internet site;

allowing the user to create a user identification and password regardless of whether the user is a customer;

if the user is a customer:

displaying a list of the plurality of financial accounts to the user;
receiving a list of selected financial accounts from the user;
determining the ownership verification information
requirements for each of the selected financial accounts;

ranking the ownership verification information requirements for
each of the selected financial accounts on the basis of the stringency of
the ownership verification requirements for each of the selected
financial accounts;

prompting the user for user-provided ownership verification
~~authentication~~ information related to the selected ~~at least one~~ financial
account with the most stringent ownership verification requirements;
receiving the ownership verification ~~authentication~~ information from the
user; and

determining whether the user-provided ownership verification
information satisfies the ownership verification information
requirements of the financial account with the most stringent
ownership verification information requirements, and, if so, then
displaying a summary of the plurality of ~~at least one~~ financial accounts to
the user.

22-23. (cancelled)

24. (currently amended) The method as recited in claim 21, wherein ~~the user has a~~
~~plurality of financial accounts at the financial institution and wherein~~ the plurality
of financial accounts reside on separate systems, and the method further comprises

~~comprising~~ the step of providing the user with access to the plurality of financial accounts on the separate systems.

25. (original) The method as recited in claim 24, further comprising the step of allowing the user to conduct transactions with respect to at least one of the plurality of financial accounts.
26. (original) The method as recited in claim 21, further comprising the step of allowing the user to perform the steps of creating the user identification and password in more than one session.
27. (original) The method as recited in claim 21, wherein the user is an individual.
28. (original) The method as recited in claim 21, wherein the user represents a business.
- 29-30. (cancelled)
31. (currently amended) The system as recited in claim ~~30~~ 35, further comprising:
a database coupled to the application server, the database containing the first amount of ownership verification information ~~for the at least one financial system and the second financial system and the second amount of ownership verification information.~~
32. (currently amended) The system as recited in claim ~~29~~ 35, further comprising a firewall coupled between the network and the interface.
33. (currently amended) The system as recited in claim ~~29~~ 35, further comprising a firewall coupled between the interface server and the application server.
34. (currently amended) The system as recited in claim ~~29~~ 35, wherein the network is the Internet.
35. (new) A system for controlling access to financial accounts comprising:
an interface to a network, wherein a user can connect to the interface through the network;
at least one network server coupled to the interface, the network server communicating with the user to:
receive a request from the user to access at least one of the two or more financial accounts,

receive a user identification and password from the user, and
receive user-provided ownership verification information from the
user related to at least one of the two or more financial accounts;
a first financial system maintaining a first of the two or more financial
accounts, the first financial account requiring a first amount of ownership
verification information to grant access thereto;
a second financial system maintaining a second of the two or more financial
accounts, the second financial account requiring a second amount of ownership
verification information to grant access thereto;
an application server coupled to the network server, the first financial system
and the second financial system; the application server adapted to:
compare the first amount of ownership verification information
with the second amount of ownership verification information to
determine which of the first financial account and second financial
account requires the most stringent ownership verification information;
determine whether the user-provided ownership verification
information satisfies the ownership verification information required by
the financial account that requires the most stringent verification
information, and, if so, then grant the user access to both the first financial
account and the second financial account.

36. (new) The method as recited in claim 1, further comprising the step of:

determining whether the user-provided ownership verification information
satisfies the ownership verification information requirements of the financial
account with the most stringent ownership verification information requirements,
and, if not, then providing the user with access to only the financial accounts of the
plurality of financial accounts having ownership verification information
requirements that are satisfied by the user-provided ownership verification
information.

37. (new) A method for accessing a plurality of financial accounts using a single sign on procedure, the method comprising the steps of:

- receiving a request from a user to access the plurality of financial accounts;
- prompting the user for a user identification;
- receiving the user identification from the user;
- prompting the user for a password;
- receiving the password from the user;
- prompting the user to create original answers to challenge questions;
- prompting the user for ownership verification information related to at least one of the plurality of financial accounts;
- receiving the ownership verification information from the user; and
- providing the user with the requested access to the plurality of financial accounts.

38. (new) The method as recited in claim 37, further comprising the steps of:

- prompting the user to create a user identification;
- prompting the user to create a password; and
- establishing the user identification and password with respect to the user,

wherein the creation and establishment steps occur online.

39. (new) The method as recited in claim 38, wherein the creation and establishment steps occur during a single online session.

40. (new) The method as recited in claim 37, further comprising the steps of:

- presenting one or more of the challenge questions to the user;
- receiving the user's answers to the one or more challenge questions; and
- providing the user with the requested access if the user's answers to the one or more challenge questions match the original answers.

41. (new) A method for controlling access to a financial services Internet site comprising the steps of:

- receiving a request from a user to sign up to the financial services Internet site;

determining if the user is a customer having at least one financial account at the financial institution operating the financial services Internet site;

allowing the user to create a user identification and password regardless of whether the user is a customer;

allowing the user to perform the steps of creating the user identification and password in more than one session;

if the user is a customer:

prompting the user for authentication information related to the at least one financial account;

receiving the authentication information from the user; and

displaying a summary of the at least one financial account to the user.